



LOS ANGELES COUNTY  
**CONSUMER &  
BUSINESS AFFAIRS**

# Scams Targeting Older Adults

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WHAT YOU NEED TO KNOW TO PROTECT YOURSELF

KEVEN CHAVEZ, PUBLIC INFORMATION OFFICER

COUNTY OF LOS ANGELES  
DEPARTMENT OF CONSUMER AND BUSINESS AFFAIRS



# Congratulations!

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## One lucky winner of \$5,000\*!



\* - To claim \$5,000 prize, pay \$500 taxes and fees.

# Why are older adults vulnerable to financial abuse and scams?

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- Isolation and loneliness
- Disability/impairment
- Trusting
- Lack of awareness of their consumer protection rights



# Interesting Facts

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- Older adult citizens own more than half of all the financial assets in the United States.
- Consequently the primary target for fraudulent practices.

(City of Los Angeles study, April 2013.)

- The number of Americans over the age of 65 is expected to grow 60% by 2025.
- In Los Angeles County, the senior population is estimated to double to more than 3 million by 2030.

(County of Los Angeles District Attorney information)



# Elder Financial Abuse

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# What is Elder Financial Abuse?

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The mismanagement of money, property, or other assets belonging to a senior (65 or older.)

The perpetrator is usually a family member, close friend, or caregiver, which makes the abuse difficult to discover and hard to accept.

(County of Los Angeles District Attorney)

# Why does it happen?

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## Need or Greed

- Abuser has financial problems
- Acts out of greed



## Opportunity

- Abusers obtain elder's money or property

## Sense of Entitlement

- Abusers believe they “deserve” the money as the future heir
- Abuser believes the elder doesn't need all their money.

# Elder Financial Abuse: Mr. D

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Real estate fraud victim, Mr. D., moves back into his once-stolen home.





# Elder Financial Abuse: Mr. D

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## INVESTIGATION LEADS TO JAIL SENTENCE IN SCAM THAT TOOK HOMES FROM ELDERLY, INFIRM

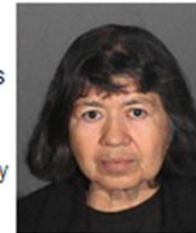
***Aguayo couple convicted on 26 felony counts, receive three years in jail for real estate scam***

Updated Oct. 17, 2011

Jesus and Sofia Aguayo, a husband and wife team who ran a real estate scam, were recently convicted on 26 felony counts and sentenced to three years in county jail. The Aguayos were convicted on various charges such as conspiracy to file false tax returns with the Franchise Tax Board and false documents with various county recorder offices.

The Aguayos targeted senior citizens in a scam in which they gained title to over 100 homes in Southern California. After gaining illegal possession of the homes, the Aguayos rented out the homes to unsuspecting tenants, profiting thousands of dollars in rental income each month.

A civil case against the Aguayos is pending. The case was successfully prosecuted by the Attorney General's Office.



*Original release from October 18, 2006*

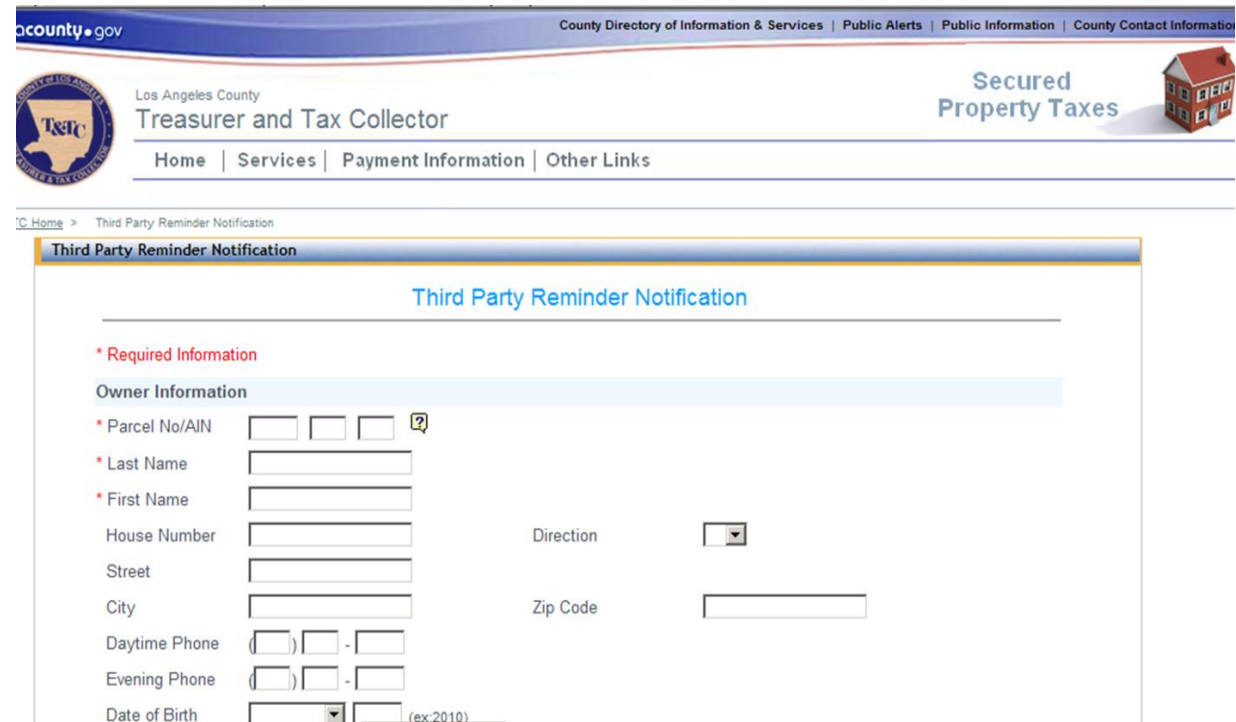
A yearlong investigation by County of Los Angeles Department of Consumer Affairs (DCA) investigators resulted in the arrests of a Monterey Park couple this morning by Agents from the California Department of Justice. The couple is accused of unlawfully taking possession of roughly 100 homes, many of which are owned by senior citizens. The elderly victims were often ill or living in a nursing facility. Some of the homes were vacant because the owners were deceased. The suspects rented out the properties and

# Avoiding Elder Financial Abuse

## L.A. County Treasurer and Tax Collector

ttc.lacounty.gov  
(213) 974-2111

## Third Party Reminder Notification



The screenshot displays the official website of the Los Angeles County Treasurer and Tax Collector (TTC). The header includes the county logo, navigation links (Home, Services, Payment Information, Other Links), and a 'Secured Property Taxes' badge. The main content area is titled 'Third Party Reminder Notification' and contains a form for providing owner information. The form includes fields for Parcel No./AIN, Last Name, First Name, House Number, Street, City, Daytime Phone, Evening Phone, and Date of Birth. A 'Direction' dropdown menu and a 'Zip Code' field are also present. A red asterisk indicates required information.

county.gov County Directory of Information & Services | Public Alerts | Public Information | County Contact Information

Los Angeles County  
Treasurer and Tax Collector

Secured  
Property Taxes

Home | Services | Payment Information | Other Links

Home > Third Party Reminder Notification

Third Party Reminder Notification

\* Required Information

Owner Information

\* Parcel No./AIN

\* Last Name

\* First Name

House Number  Direction

Street

City  Zip Code

Daytime Phone ( ) -

Evening Phone ( ) -

Date of Birth  (ex: 2010)

# How to report elder abuse?

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- ✓ Call the Los Angeles County Elder Abuse Hotline at (877) 477-3646.
- ✓ File a complaint with DCBA.
  - [dcba.lacounty.gov](http://dcba.lacounty.gov)
  - (800) 593-8222to report financial abuse.



# Telemarketing Fraud

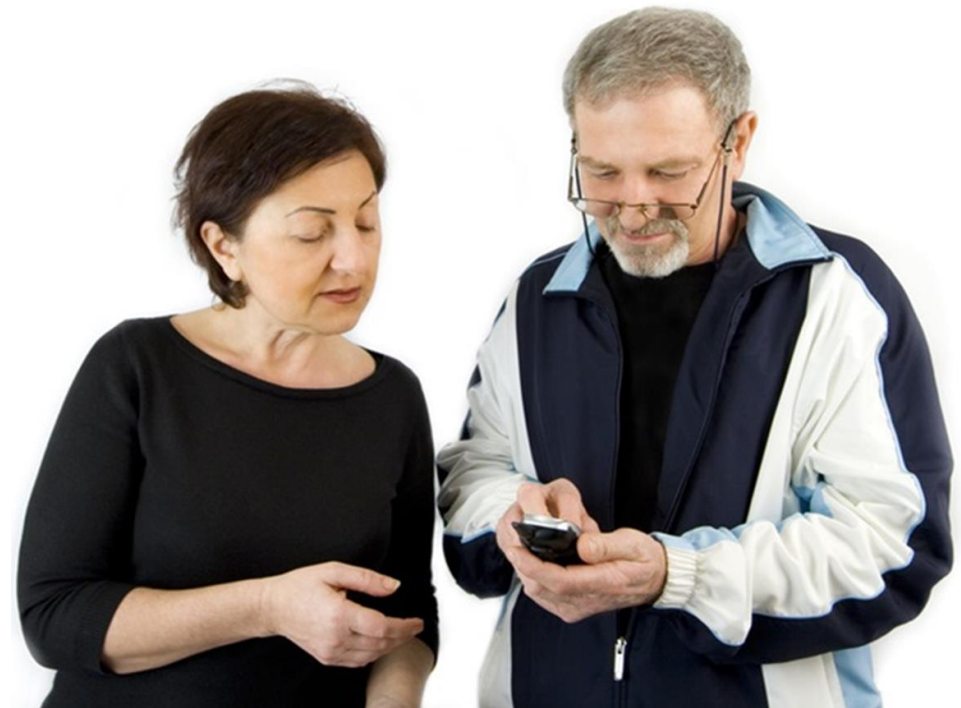
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# Beware of the "Grandparent" Scam

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- Calls late at night
- Claiming to be your grandchild
- Wire them money because they've been involved in accident or emergency.
- They sound convincing, perhaps using actual names of other relatives.



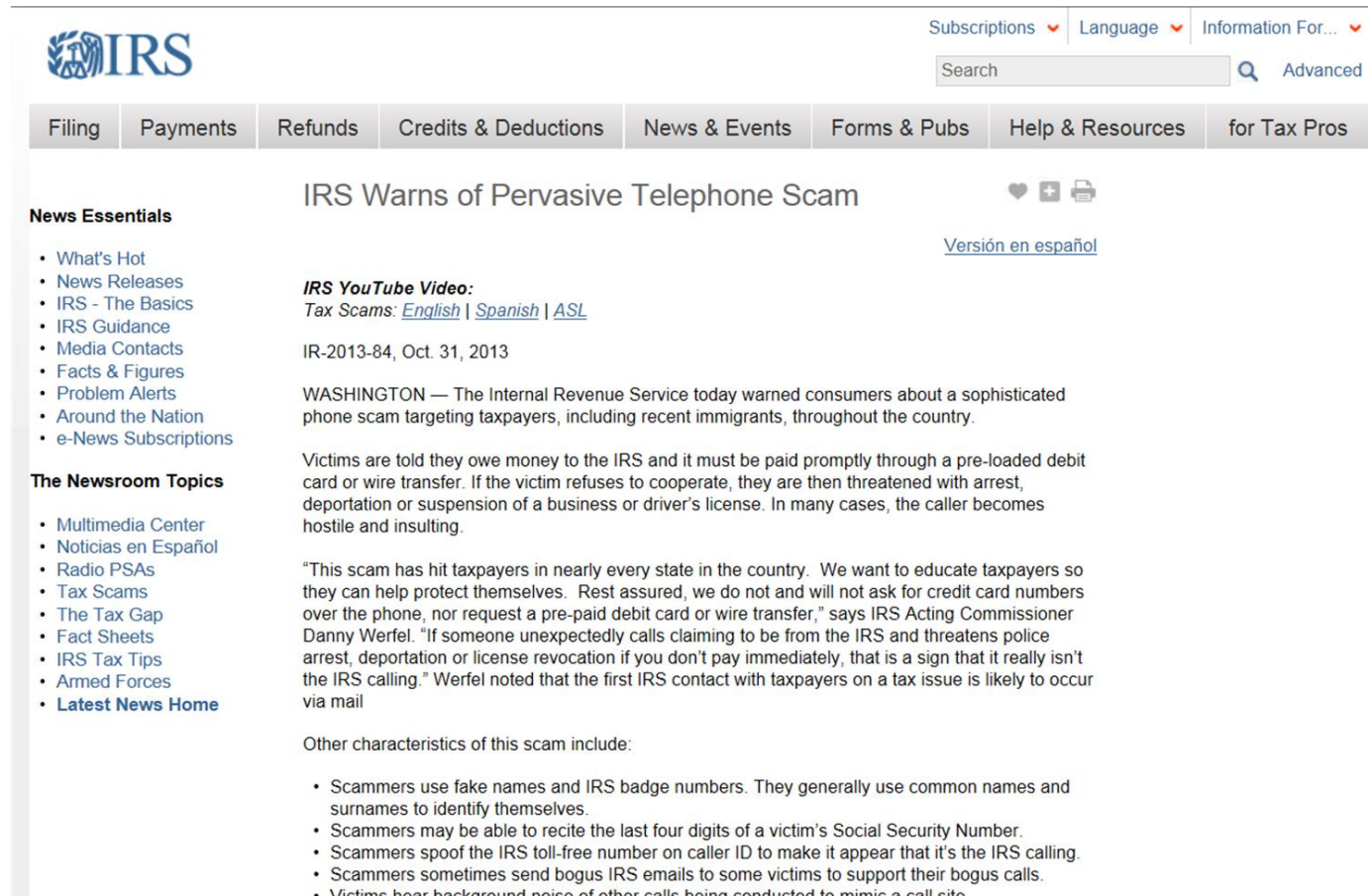


# Beware of the International Lottery Scams

- Never agree to wire money to pay for the taxes.
- Keep your credit card and bank account numbers to yourself.
- Report fraud to the Federal Trade Commission. ([www.ftc.gov](http://www.ftc.gov))



# Beware of the IRS Phone Scam



The screenshot shows the IRS website's news section. At the top, there's a navigation bar with links for Subscriptions, Language, and Information For... Below this is a search bar and a menu with categories like Filing, Payments, Refunds, Credits & Deductions, News & Events, Forms & Pubs, Help & Resources, and for Tax Pros. The main content area features a news article titled 'IRS Warns of Pervasive Telephone Scam'. The article includes a date (IR-2013-84, Oct. 31, 2013), a summary of the scam, and a list of characteristics. The left sidebar contains links to News Essentials and The Newsroom Topics.

**IRS**

Subscriptions Language Information For...

Search Advanced

Filing Payments Refunds Credits & Deductions News & Events Forms & Pubs Help & Resources for Tax Pros

**News Essentials**

- What's Hot
- News Releases
- IRS - The Basics
- IRS Guidance
- Media Contacts
- Facts & Figures
- Problem Alerts
- Around the Nation
- e-News Subscriptions

**The Newsroom Topics**

- Multimedia Center
- Noticias en Español
- Radio PSAs
- Tax Scams
- The Tax Gap
- Fact Sheets
- IRS Tax Tips
- Armed Forces
- [Latest News Home](#)

## IRS Warns of Pervasive Telephone Scam

[Versión en español](#)

**IRS YouTube Video:**  
Tax Scams: [English](#) | [Spanish](#) | [ASL](#)

IR-2013-84, Oct. 31, 2013

WASHINGTON — The Internal Revenue Service today warned consumers about a sophisticated phone scam targeting taxpayers, including recent immigrants, throughout the country.

Victims are told they owe money to the IRS and it must be paid promptly through a pre-loaded debit card or wire transfer. If the victim refuses to cooperate, they are then threatened with arrest, deportation or suspension of a business or driver's license. In many cases, the caller becomes hostile and insulting.

"This scam has hit taxpayers in nearly every state in the country. We want to educate taxpayers so they can help protect themselves. Rest assured, we do not and will not ask for credit card numbers over the phone, nor request a pre-paid debit card or wire transfer," says IRS Acting Commissioner Danny Werfel. "If someone unexpectedly calls claiming to be from the IRS and threatens police arrest, deportation or license revocation if you don't pay immediately, that is a sign that it really isn't the IRS calling." Werfel noted that the first IRS contact with taxpayers on a tax issue is likely to occur via mail.

Other characteristics of this scam include:

- Scammers use fake names and IRS badge numbers. They generally use common names and surnames to identify themselves.
- Scammers may be able to recite the last four digits of a victim's Social Security Number.
- Scammers spoof the IRS toll-free number on caller ID to make it appear that it's the IRS calling.
- Scammers sometimes send bogus IRS emails to some victims to support their bogus calls.
- Victims hear background noise of other calls being conducted to mimic a call site.

# Beware of the One-Ring Scam

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## The area codes include:

- Antigua (268)
- British Virgin Islands (284)
- Dominican Republic (809)
- Grenada (473)
- Jamaica (876)

### The scam

Your cell phone rings once. You don't recognize the incoming phone number. But if someone called you, it must be important, right? You return the call. When your phone bill arrives later, you see an unexpected charge of \$20 or more.

### The truth

A computer program from outside the United States, usually from a Caribbean country, dials American customers and lets the phone ring once before hanging up. If you call back, you are usually connected to a premium chat service such as a phone sex line. You are then stuck with a \$20 international calling fee, plus an expensive charge for each minute spent connected to the service.

DO NOT RETURN CALLS from an unfamiliar foreign phone number. This scam has been around for many years but is booming in recent weeks.

# New Medicare Cards Without SSN

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- Replacement card by April 2019.
- No longer shows your Social Security number.
- Instead, your card will have a new Medicare Beneficiary Identifier (MBI) that will be used for billing, eligibility, and claim status.



# New Medicare Card Scams

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## **Is Medicare calling?**

- Medicare will not call to confirm payment information
- Never provide account information over the phone

## **Do not pay for a new Medicare card**

- New Medicare cards will be provided automatically at no charge
- Anyone trying to collect payment for a new Medicare card is lying

## **Don't pay the fee**

- Benefits will not be changed due to the new Medicare card, do not pay a “fee” even if you are being threatened for not paying a “fee”



# Reduce Unwanted Calls

Register with the Do Not Call Registry:

[www.donotcall.gov](http://www.donotcall.gov)

(888) 382-1222

Stops\* telemarketers from calling you

(Exempts charities, political organizations, business you have a previous relationship)

Enforced by Federal Trade Commission



The screenshot shows the official website of the Federal Trade Commission's National Do Not Call Registry. At the top is the FTC logo and the text "FEDERAL TRADE COMMISSION PROTECTING AMERICA'S CONSUMERS". Below this is a navigation bar with links for "Back to ftc.gov", "Español", "More Information", "Privacy & Security", and "Home". The main heading is "National Do Not Call Registry" with an "En Español" link. Three primary actions are highlighted with icons and buttons: "Submit a Complaint" (with a computer and phone icon), "Verify a Registration" (with a checkmark icon), and "Register a Phone Number" (with a phone icon). Below these is a section titled "What You Should Know About the National Do Not Call Registry" containing explanatory text and a warning about scammers. At the bottom, a note directs sellers and telemarketers to a specific URL.

FEDERAL TRADE COMMISSION  
PROTECTING AMERICA'S CONSUMERS

[Back to ftc.gov](#) | [Español](#)

[More Information](#) | [Privacy & Security](#) | [Home](#)

 **National Do Not Call Registry** [En Español](#)

 [Submit a Complaint](#)

 [Verify a Registration](#)

 [Register a Phone Number](#)

**What You Should Know About the National Do Not Call Registry**

The National Do Not Call Registry gives you a choice about whether to receive telemarketing calls at home. Most telemarketers should not call your number once it has been on the registry for 31 days. If they do, you can file a complaint at this Website. You can register your home or mobile phone for free.

**You may file a complaint if you received an unwanted call after your number was on the National Registry for 31 days.**

Scammers have been making phone calls claiming to represent the National Do Not Call Registry. The calls claim to provide an opportunity to sign up for the Registry. These calls are not coming from the Registry or the Federal Trade Commission, and you should not respond to these calls.

Attention sellers and telemarketers: Go to <https://telemarketing.donotcall.gov> to access the National Do Not Call Registry.

# Tips to Avoid Scams

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- ✓ Don't have to make a decision immediately
- ✓ Be leery of anyone that asks for personal information over the phone
- ✓ Research the charity before you give. (OAG.CA.GOV)
- ✓ Just say "no thanks" and hang up the phone



# Preventing ID Theft Online

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## Practice Safety Online

- Use strong passwords
- Use anti-virus software
- Don't download risky software
- Pay with one credit card only
- Use secure websites: <https://>
- Be leery of wi-fi hotspots



# Preventing ID Theft Online

## Don't use these common passwords

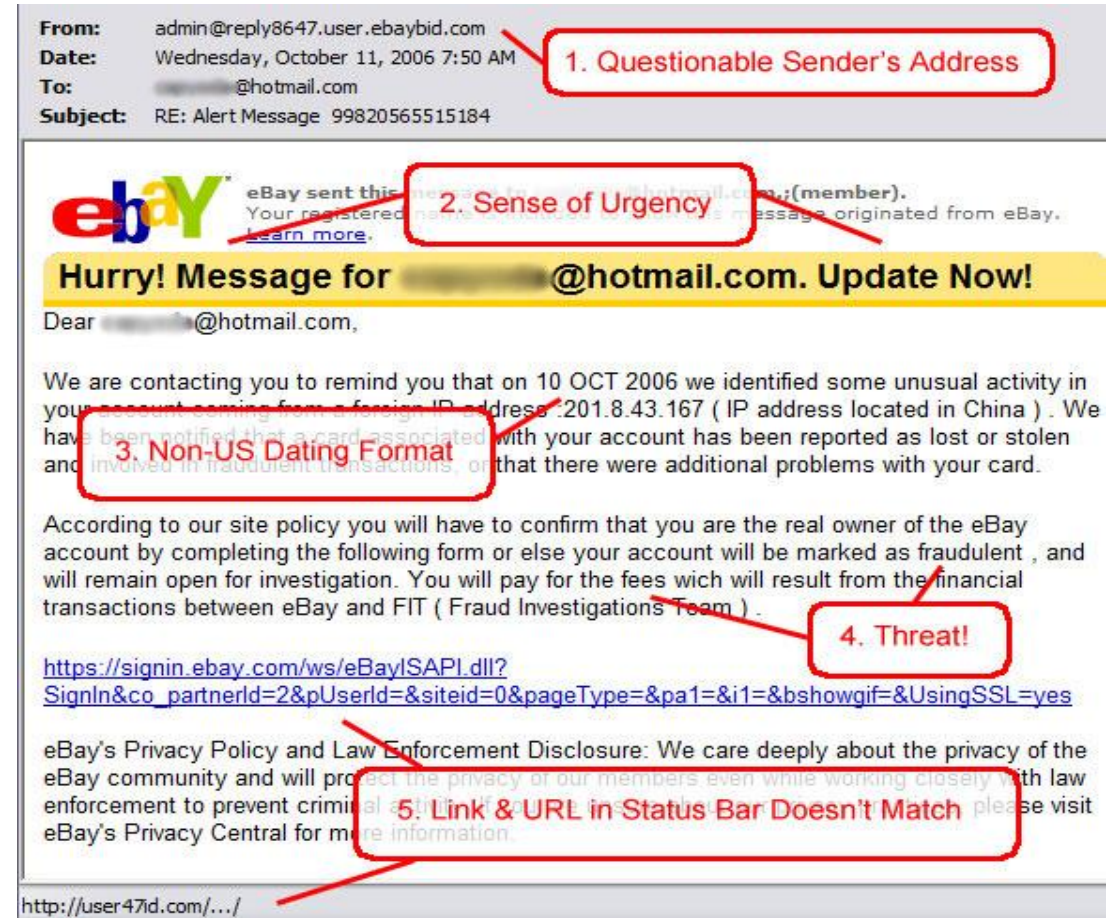
1. A notable date, such as a wedding anniversary
2. A family member's birthday
3. Your child's name
4. A family member's name
5. Your birthplace
6. A favorite holiday
7. Something related to your favorite sport's team
8. Pet's name
9. 123456
10. The word "Password"



Source: time.com

# Beware of email “phishing”

- Think before you click
- Don't respond
- Call company directly
- Report problems immediately
- spam@uce.gov





# Beware of Computer Repair Scams

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Be leery of anyone who asks for remote access to your computer.



# Preventing ID Theft at Home

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## Practice Safe Mail

- ✓ Remove your mail often
- ✓ Lock your mailbox
- ✓ Pay bills online




# Stop Credit Card Offers

- (888) 567-8688
- OptOutPrescreen.com
- Reduces pre-approved offers

**OptOutPrescreen.com**  
| OPTOUTPRESCREEN.COM | FREQUENTLY ASKED QUESTIONS | CONTACT US | ABOUT US |

OptOutPrescreen.com is the official Consumer Credit Reporting Industry website to accept and process requests from consumers to Opt-In or Opt-Out of firm offers of credit or insurance.

**EQUIFAX** **Experian** **Innovis** **TransUnion**  
A world of insight



### What are the benefits of receiving firm offers?

Equifax, Experian, Innovis, and TransUnion, (collectively the "Consumer Credit Reporting Companies"), encourage you to make an informed decision about receiving firm (preapproved / prescreened) offers of credit or insurance. There are several benefits of receiving firm offers.

- Consumers are provided with product choices
- Consumers learn about and have an opportunity to take advantage of offers that may not be available to the general public
- Firm offers help consumers to "comparison shop", which may increase a consumer's buying power.

For more information on the benefits of receiving firm offers, click on the link below to view a PDF version of the report to Congress from the Federal Reserve on Unsolicited Offers of Credit and Insurance. See pages 32-40, "Benefits of Receiving Written Offers of Credit or Insurance"

[Benefits of Receiving Written Offers of Credit or Insurance](#)

### What is the purpose of this website?


Under the Fair Credit Reporting Act (FCRA), the Consumer Credit Reporting Companies are permitted to include your name on lists used by creditors or insurers to make firm offers of credit or insurance that are not initiated by you ("Firm Offers"). The FCRA also provides you the right to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for Firm Offers.

**Through this website, you may request to:**

- Opt-Out from receiving Firm Offers for Five Years - (electronically through this website).
- Opt-Out from receiving Firm Offers permanently - (mail Permanent Opt-Out Election form available through this website).
- Opt-In and be eligible to receive Firm Offers. This option is for consumers who have previously completed an Opt-Out request - (electronically through this website).

If you choose to Opt-Out, you will no longer be included in firm offer lists provided by these four consumer credit reporting companies. If you are not receiving firm offers because you have previously completed a request to Opt-Out, you can request to Opt-In. In doing so, you will soon be among the many consumers who can significantly benefit from having ready access to product information on credit and insurance products that may not be available to the general public.

[Click Here to Opt-In or Opt-Out](#)

  
powered by Symantec

Copyright © 2016 Opt Out Services LLC | [Privacy Policy](#) | [Use of Site](#)

# Preventing ID Theft at Home

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## Be Shredder Happy!

- Shred documents that have personal information
- Use a crosscut shredder



# Preventing ID Theft Away from Home

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## Travel Light!

- Carry only what you need
- Keep a copy of your wallet's contents
- Report problems immediately



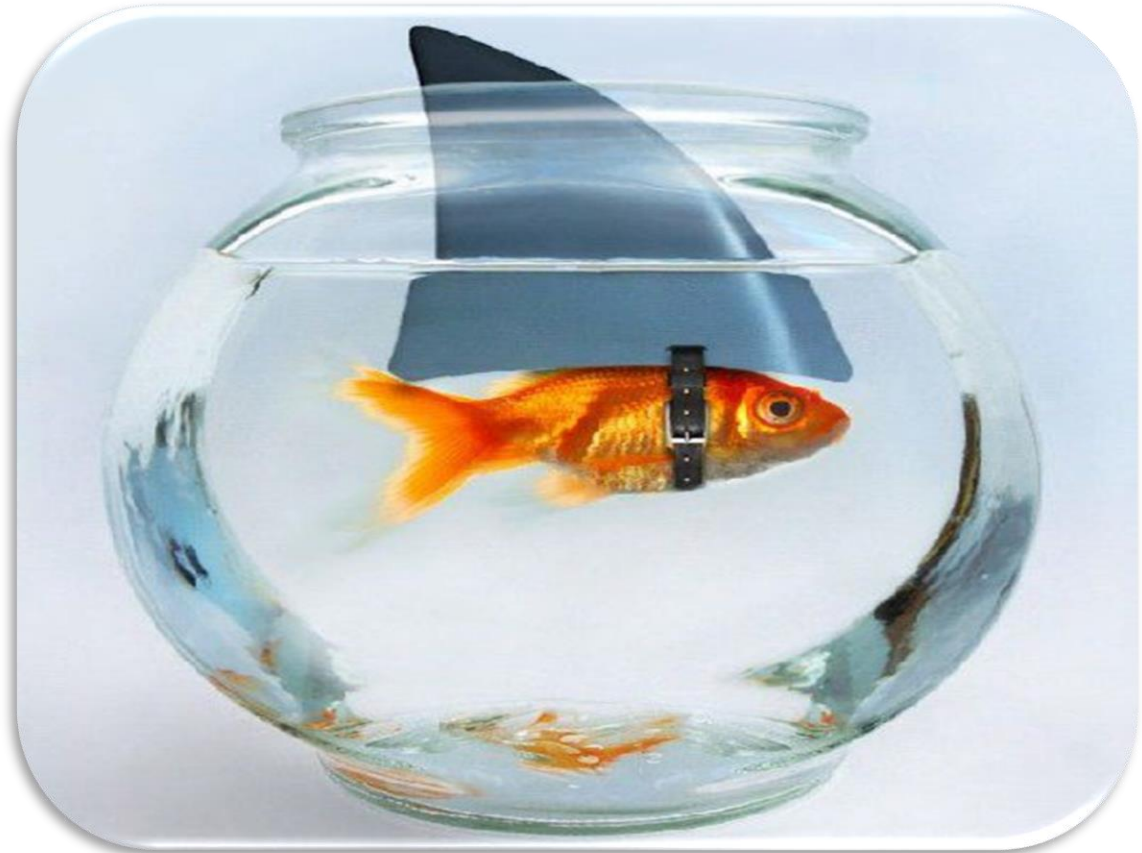


# Preventing ID Theft - Recap

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## Safeguard Your Information

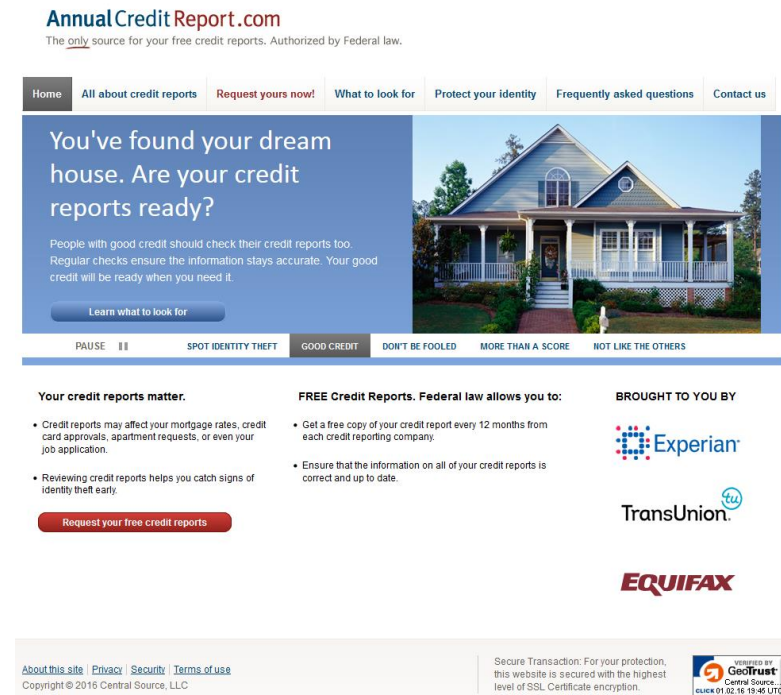
- Your home, car, office
- Strangers
- People you know
- Relatives
- Be smart on your smartphone



# Preventing ID Theft – Credit Reports

## Review your credit report

- Free copy from each agency each year
- Free copies anytime if victim of ID theft
- Make sure information is accurate
- (877) 322-8228
- **AnnualCreditReport.com**



# Resolving ID Theft

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If you are a victim:

## Close the problem accounts

- “Red-flag” your accounts
- Follow-up with a letter

## File an “Identity Theft” incident report

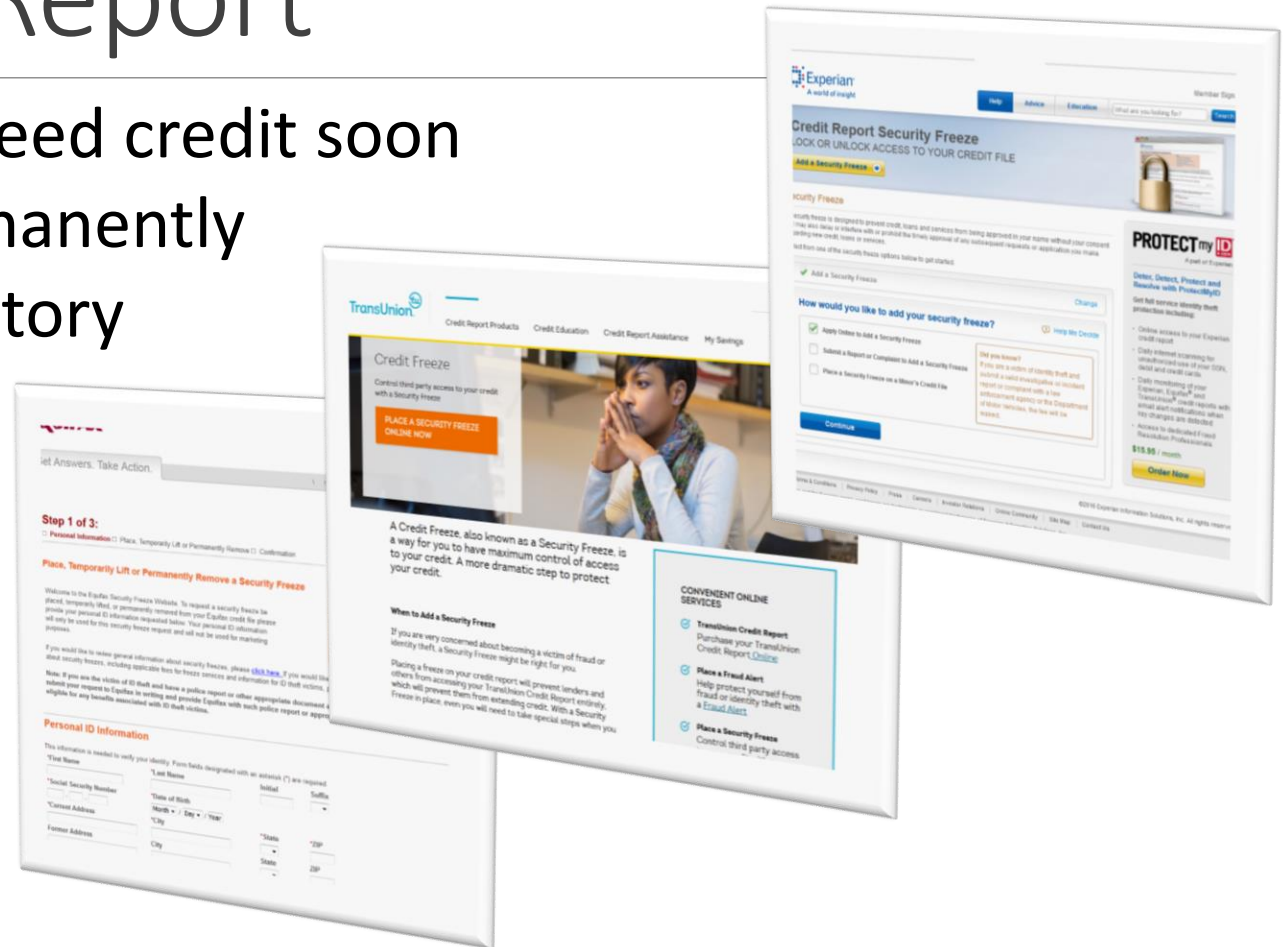
- File a police report
- Keep a copy for your records

## Put a “fraud alert” on your credit report

- Equifax.com  
(800) 685-1111
- Experian.com  
(888) 397-3742
- TransUnion.com  
(800) 680-7289

# Freeze Your Credit Report

- Best protection if you won't need credit soon
- Can remove temporarily, permanently
- Stops access to your credit history
- Free for those 65 years or older
- \$10 for people younger than 65
- Free, if a victim of ID theft



# Our Mission

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*“To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.”*

**Serving Los Angeles County consumers and businesses since 1976**



# What We Offer

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Free Services

Experienced staff

One-on-one  
assistance

Strong working  
relationships with  
other government and  
non-profit agencies

Complaint Resolution  
Services

Open to all Los Angeles  
County Residents

# Our Services

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*Consumer Counseling*  
*Small Claims Advisors*  
*Mediation*  
*Foreclosure Prevention*  
*Complaint Investigations*

*Minimum Wage Enforcement*  
*Center for Financial  
Empowerment*  
*Office of Small Business*  
*Office of Immigrant Affairs*

# Counseling and Information

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- ❑ Interview consumers and assess complaint
- ❑ Identify applicable laws, resources
- ❑ Counsel consumers on rights, responsibilities
- ❑ Review “Best Options” with consumers
- ❑ Refer consumers to right agency if appropriate
- ❑ Take consumer complaint for mediation or investigation



# Complaint Investigation

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- ☐ Investigate allegations of fraudulent acts
- ☐ When necessary, work with law enforcement and prosecuting agencies
- ☐ Assist consumers in getting their money back

# REACH US ONLINE

## Website

[dcba.lacounty.gov](http://dcba.lacounty.gov)

Get informed, ask a question ,  
request a mediation or file a  
complaint

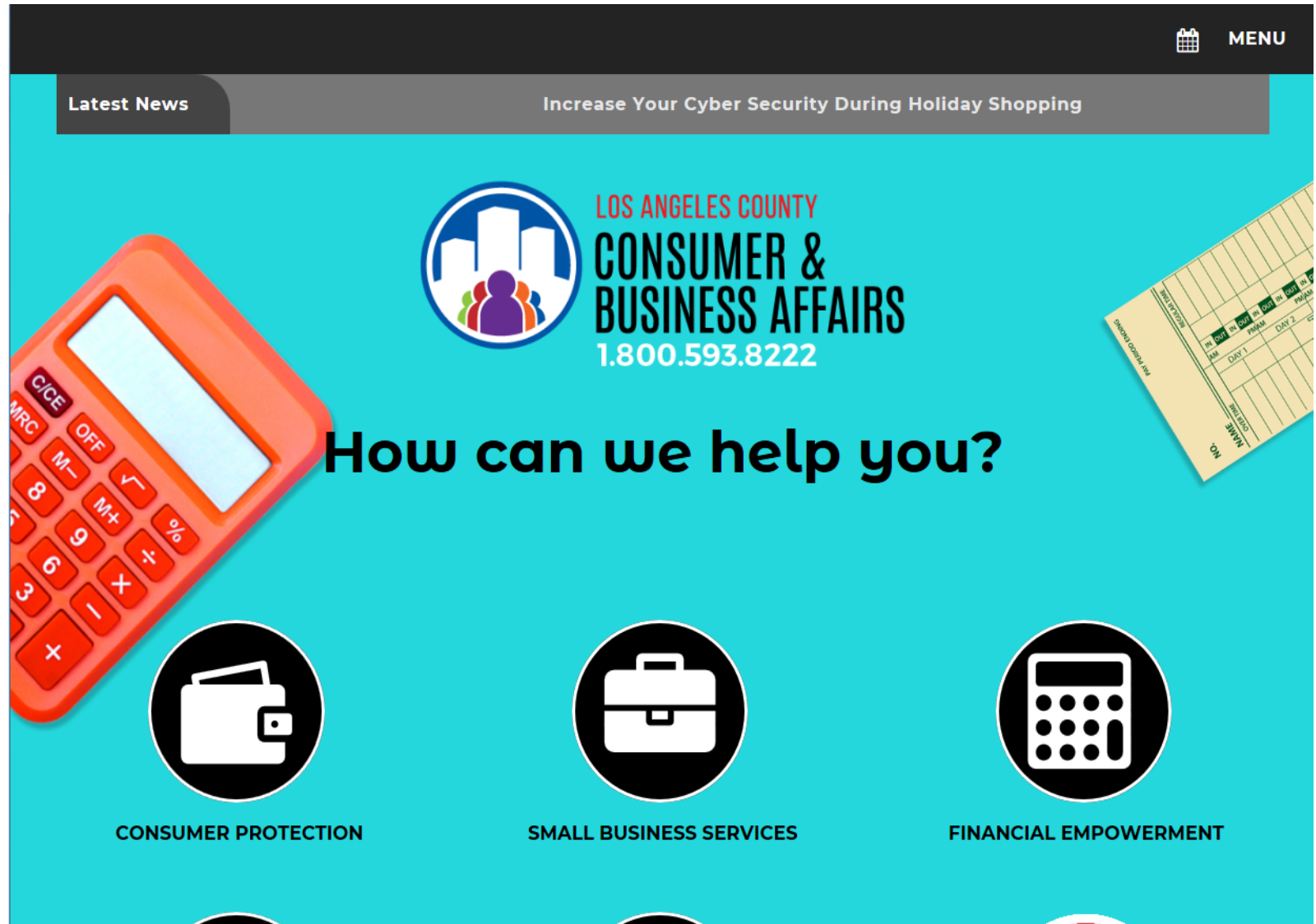
## Social Media

Facebook: /LACountyDCBA,  
/LAC4Immigrants

Twitter: @LACountyDCBA,  
@LACoConsumidor,  
@LACoSmallBiz, @LACountyCFE,  
@LAC4Immigrants

Instagram: @LACountyDCBA

YouTube



**Latest News** Increase Your Cyber Security During Holiday Shopping

**LOS ANGELES COUNTY**  
**CONSUMER & BUSINESS AFFAIRS**  
**1.800.593.8222**

**How can we help you?**

**CONSUMER PROTECTION**

**SMALL BUSINESS SERVICES**

**FINANCIAL EMPOWERMENT**



# CONTACT US

## IN PERSON

### Headquarters

500 W. Temple St. B-96

Los Angeles, CA 90012

Branch Offices throughout the County, full list  
on our website: [dcba.lacounty.gov](http://dcba.lacounty.gov)



*No appointment needed*

## By Phone

### Consumer Services

(800) 593-8222

### Small Business Services

(323) 881-3964



*Multilingual Staff Available*

# Thank You!



LOS ANGELES COUNTY  
**CONSUMER &  
BUSINESS AFFAIRS**

(800) 593-8222

